

## Electronic Acknowledgement Receipt

<b>EFS ID:</b>	1682083
<b>Application Number:</b>	10697114
<b>International Application Number:</b>	
<b>Confirmation Number:</b>	8439
<b>Title of Invention:</b>	Electronic payments with risk based selection of type of debiting of the payer's deposit account
<b>First Named Inventor/Applicant Name:</b>	Peter J. Kight
<b>Customer Number:</b>	29052
<b>Filer:</b>	Rhett Stephen White/Eva Mukasa
<b>Filer Authorized By:</b>	Rhett Stephen White
<b>Attorney Docket Number:</b>	23952-0042
<b>Receipt Date:</b>	13-APR-2007
<b>Filing Date:</b>	31-OCT-2003
<b>Time Stamp:</b>	16:31:16
<b>Application Type:</b>	Utility

### Payment information:

Submitted with Payment	no
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### File Listing:

Document Number	Document Description	File Name	File Size(Bytes)	Multi Part /.zip	Pages (if appl.)
1		DOC032.PDF	512150	yes	17

	Multipart Description/PDF files in .zip description			
	Document Description		Start	End
	Preliminary Amendment		1	1
	Specification		2	2
	Abstract		3	3
	Claims		4	16
	Applicant Arguments/Remarks Made in an Amendment		17	17

**Warnings:**

**Information:**

2	Miscellaneous Incoming Letter	DOC033.PDF	51953	no	2
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**Warnings:**

**Information:**

3	Information Disclosure Statement (IDS) Filed	SUPPLEMENTALIDS-08A-1.pdf	885282	no	10
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**Warnings:**

**Information:**

4	Information Disclosure Statement (IDS) Filed	SUPPLEMENTALIDS-08-2.pdf	721844	no	4
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**Warnings:**

**Information:**

5	Foreign Reference	WO9109370-1.pdf	3944500	no	126
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**Warnings:**

**Information:**

6	Foreign Reference	WO9109370-2.pdf	1753938	no	78
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**Warnings:**

**Information:**

7	Foreign Reference	JAPANESEABSTRACT.pdf	260822	no	8
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**Warnings:**

**Information:**

8	NPL Documents	DECMARKJOHNSON.pdf	243785	no	5
<b>Warnings:</b>					
<b>Information:</b>					
9	NPL Documents	MERRIAM.pdf	304945	no	3
<b>Warnings:</b>					
<b>Information:</b>					
10	NPL Documents	WHITE.pdf	337004	no	3
<b>Warnings:</b>					
<b>Information:</b>					
11	NPL Documents	STREETER.pdf	277502	no	5
<b>Warnings:</b>					
<b>Information:</b>					
12	NPL Documents	BLATTBERG.pdf	773698	no	11
<b>Warnings:</b>					
<b>Information:</b>					
13	NPL Documents	PRESS-RELEASE.pdf	742903	no	11
<b>Warnings:</b>					
<b>Information:</b>					
14	NPL Documents	PASCHAL.pdf	164791	no	3
<b>Warnings:</b>					
<b>Information:</b>					
15	NPL Documents	HUIYONG.pdf	108769	no	2
<b>Warnings:</b>					
<b>Information:</b>					
16	NPL Documents	TRIPPJULIE.pdf	107813	no	2
<b>Warnings:</b>					
<b>Information:</b>					

17	NPL Documents	FRANCIS.pdf	2641669	no	25
<b>Warnings:</b>					
<b>Information:</b>					
18	NPL Documents	OFFICIALROUTING.pdf	787020	no	22
<b>Warnings:</b>					
<b>Information:</b>					
19	NPL Documents	ABAROUTING.pdf	120810	no	2
<b>Warnings:</b>					
<b>Information:</b>					
20	NPL Documents	GULLO.pdf	108913	no	2
<b>Warnings:</b>					
<b>Information:</b>					
21	NPL Documents	ANONYMOUS.pdf	49076	no	2
<b>Warnings:</b>					
<b>Information:</b>					
22	NPL Documents	TYSON.pdf	132457	no	3
<b>Warnings:</b>					
<b>Information:</b>					
23	NPL Documents	BANKERS-MAGAZINE.pdf	224029	no	3
<b>Warnings:</b>					
<b>Information:</b>					
24	NPL Documents	BANKSCREDITUNION.pdf	114465	no	2
<b>Warnings:</b>					
<b>Information:</b>					
25	NPL Documents	BILLHOWARD.pdf	195679	no	3
<b>Warnings:</b>					
<b>Information:</b>					

26	NPL Documents	DUNKIN.pdf	48631	no	1
<b>Warnings:</b>					
<b>Information:</b>					
27	NPL Documents	CHURBUCK.pdf	112649	no	2
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28	NPL Documents	SHIPLEY-CHRIS.pdf	139386	no	3
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29	NPL Documents	SHIPLEYELECTRONIC.pdf	108563	no	2
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<b>Information:</b>					
30	NPL Documents	MAGID.pdf	77950	no	2
<b>Warnings:</b>					
<b>Information:</b>					
31	NPL Documents	PCOMPUTING.pdf	499177	no	3
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<b>Information:</b>					
32	NPL Documents	ELIASON.pdf	328799	no	7
<b>Warnings:</b>					
<b>Information:</b>					
33	NPL Documents	KIGHT-DEC.pdf	194185	no	6
<b>Warnings:</b>					
<b>Information:</b>					
<b>Total Files Size (in bytes):</b>				17075157	

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**New Applications Under 35 U.S.C. 111**

If a new application is being filed and the application includes the necessary components for a filing date (see 37 CFR 1.53(b)-(d) and MPEP 506), a Filing Receipt (37 CFR 1.54) will be issued in due course and the date shown on this Acknowledgement Receipt will establish the filing date of the application.

**National Stage of an International Application under 35 U.S.C. 371**

If a timely submission to enter the national stage of an international application is compliant with the conditions of 35 U.S.C. 371 and other applicable requirements a Form PCT/DO/EO/903 indicating acceptance of the application as a national stage submission under 35 U.S.C. 371 will be issued in addition to the Filing Receipt, in due course.

**New International Application Filed with the USPTO as a Receiving Office**

If a new international application is being filed and the international application includes the necessary components for an international filing date (see PCT Article 11 and MPEP 1810), a Notification of the International Application Number and of the International Filing Date (Form PCT/RO/105) will be issued in due course, subject to prescriptions concerning national security, and the date shown on this Acknowledgement Receipt will establish the international filing date of the application.